

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re:</b>	:	
	:	<b>Case No.: 23-10517</b>
<b>Mila K Shakopee</b>	:	<b>Chapter 13</b>
	:	<b>Judge Patricia M. Mayer</b>
	<b>Debtor(s)</b>	:
		<b>*****</b>
<b>Lakeview Loan Servicing, LLC</b>	:	<b>Related Document #38, 41, &amp; 42</b>
	<b>Movant,</b>	:
<b>vs</b>	:	
	:	
<b>Mila K Shakopee</b>	:	
<b>Jeffrey K Betts</b>	:	
<b>Kenneth E. West</b>	:	
	<b>Respondents.</b>	:

**CERTIFICATE OF DEFAULT**

Now comes Lakeview Loan Servicing, LLC, its successor and assigns (hereinafter, "Creditor"), by and through its mortgage servicing agent Nationstar Mortgage LLC, by and through counsel, and certifies to this Court that Mila K Shakopee ("Debtor") has failed to comply with the Order approving the stipulation dated June 25, 2024, a copy of which is attached hereto as Exhibit "A", by failing to make timely payments in accordance with the stipulation. Pursuant to the Order, the automatic stay will terminate upon the filing of the Certificate of Default.

Creditor hereby avers that Debtors are delinquent for the November 1, 2024 payment and for all arrears that were due thereafter. Further, pursuant to the terms of the stipulation, Creditor provided Debtors and their Counsel with a Notice of Default on November 20, 2024, allowing Debtors ten (10) days to cure this default. A copy of said default letter is attached hereto as Exhibit "B". Ten (10) days have passed and the default has not been cured.

WHEREFORE, upon the filing of the Certificate of Default, Creditor requests that the Court enter an order terminating the automatic stay.

Respectfully submitted,

/s/Stephen R. Franks

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Stephen R. Franks, Esquire (333394)  
Adam B. Hall (323867)  
MDK Legal  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 614-220-5611  
Fax: 614-627-8181  
Attorneys for Creditor  
The case attorney for this file is Stephen R.  
Franks.  
Contact email is srfranks@mdklegal.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**CERTIFICATE OF SERVICE**

I certify that on the date of filing, a copy of the foregoing Certificate of Default was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Kenneth E. West, Chapter 13 Trustee, ecfemails@ph13trustee.com

BRAD J. SADEK, Attorney for Mila K Shakopee, brad@sadeklaw.com

I certify that on the date of filing, a copy of the foregoing document

to the following:

Mila K Shakopee

Jeffrey K Betts, 1627 S. 17th Street, Philadelphia, PA 19146

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:**

**Mila K Shakopee**

**Debtor(s)**

: Case No.: 23-10517  
: Chapter 13  
: Judge Patricia M. Mayer  
: \* \* \* \* \*

**Lakeview Loan Servicing, LLC**

**Movant,**

**vs**

**Mila K Shakopee**

**Jeffrey K Betts**

**Kenneth E. West**

**Respondents.**

: Date and Time of Hearing  
: July 10, 2024 at 01:00 p.m.

: Place of Hearing  
: U.S. Bankruptcy Court,  
: 900 Market Street, Courtroom #1,  
: Philadelphia, PA, 19107

: Related Document # 38

**STIPULATION FOR SETTLEMENT OF CREDITOR LAKEVIEW LOAN SERVICING,  
LLC MOTION FOR RELIEF FROM AUTOMATIC STAY AND CO-DEBTOR STAY  
FOR PROPERTY LOCATED AT  
142 WINDERMERE AVENUE, LANSDOWNE, PA 19050 (DOCKET # 38)**

This matter coming to be heard on the *Motion for Relief from Stay and Co-Debtor Stay* (Dkt. #38) which was filed in this court by Lakeview Loan Servicing, LLC ("Movant"), by and through its mortgage servicing agent Nationstar Mortgage LLC, Movant and Mila K Shakopee by and through counsel ("Debtor"), have agreed to a course of action which will condition the continuation of the automatic stay upon certain provisions incorporated herein for the protection of Movant; and Parties stipulate to the following and request a Court order confirming the same:

1. The Parties agree that the Chapter 13 Plan ("Plan") filed herein on behalf of Debtor provided that said Debtor was to make regular monthly mortgage payments to Movant outside of the Plan in a regular monthly fashion.
2. The Parties agree that in breach of said Plan, Debtor failed to make regular monthly mortgage payments to Movant and is currently in default for the months of April 2024 through June 2024, incurring a total post-petition arrearage of \$7,136.56 which consists of 3 post-petition payments for April 1, 2024 through June 1, 2024 at \$1,962.52 each, and attorney fees and costs of \$1,249.00. There is \$425.04 in suspense, which reduces the total post-petition arrearage to \$6,711.52.
3. Debtor shall repay the total post-petition arrearage of \$6,711.52 directly to the Chapter 13 Trustee who shall then disperse the funds to Creditor.
4. Debtor shall submit ongoing monthly mortgage payments directly to the Creditor starting with the July 1, 2024 post-petition payment.

5. Debtor shall file a modified Chapter 13 Plan wherein the post-petition arrearage for the months of April 2024 through June 2024 and attorney fees and costs are included in the Plan. Debtor shall file the Motion to Modify Chapter 13 Plan within thirty (30) days of the Court Order approving this stipulation.
6. Movant is permitted to file a Supplemental Proof of Claim in the amount of \$6,711.52 representing the total post-petition delinquency. The Supplemental Proof of Claim shall be paid as a secured claim through the Chapter 13 Plan.
7. Payments shall be sent to:

Nationstar Mortgage LLC  
Attention: Bankruptcy Department  
PO Box 619094  
Dallas, TX 75261-9741
8. Upon completion of the repayment schedule listed above or tender of sufficient funds to bring the loan post-petition current, Debtor must continue to make timely post-petition mortgage payments directly to Movant in a regular monthly fashion.
9. The following are events of default under this Stipulation:
  - a. Debtor's failure to file a Modified Chapter 13 Plan within 30 days of the Court Order approving this stipulation;
  - b. Debtor's failure to remit any future monthly mortgage payment on or before the date on which it is due;
10. In the event of a Default, Movant shall send a Notice specifying the Default, to Debtor and Debtor's counsel ("Notice"), allowing Debtor ten (10) days to cure the Default ("Cure Opportunity"). If the Default is not cured, Movant shall file a Certification of Default with the Court. The automatic stay shall be terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property upon the Court's entry of an Order granting Movant's Certification of Default.
11. If Movant has to send a Notice of Default, the Debtor shall pay \$100.00 per notice, as attorney fees, in addition to whatever funds are needed to cure the default prior to the expiration of the allowed cure period.
12. This Stipulation remains in full force and effect in the event Debtor's case is dismissed by the Court and Debtor subsequently reinstates their case by order of the Court and/or the Movant obtains relief from stay and the stay is subsequently reinstated by order of the Court.
13. If this bankruptcy proceeding is converted to Chapter 7, dismissed or discharged, this Order shall be terminated and have no further force or effect.

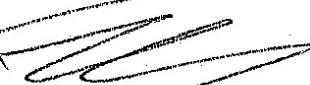
MANLEY DEAS KOCHALSKI LLC

Dated: 06/19/2024

BY: /s/Alyk L. Oflazian

Alyk L. Oflazian (312912)  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028  
614-220-5611; Fax 614-627-8181  
Email: ALOflazian@manleydeas.com  
Attorney for Creditor

Dated: 6/19/24

BY: 

Brad J. Sadek  
1500 JFK Boulevard  
Ste 220  
Philadelphia, PA 19102  
Email: brad@sadeklaw.com  
Attorney for Debtor

I do not object to the foregoing Stipulation  
Without Prejudice to Any Trustee Rights or Remedies

/s/ LeeAne O. Huggins

Kenneth E. West  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:

Mila K Shakopee

Debtor(s)

Lakeview Loan Servicing, LLC

Movant,

vs

Mila K Shakopee

Jeffrey K Betts

Kenneth E. West

Respondents.

:  
: Case No.: 23-10517  
: Chapter 13  
: Judge Patricia M. Mayer  
: \*  
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: Date and Time of Hearing  
: July 10, 2024 at 01:00 p.m.  
:  
: Place of Hearing  
: U.S. Bankruptcy Court,  
: 900 Market Street, Courtroom #1,  
: Philadelphia, PA, 19107  
:  
: Related Document # 38

**ORDER OF COURT**

AND NOW, to wit, this 27th day of June, 2024, upon consideration of the foregoing Stipulation for Settlement of Creditor's Motion for Relief from the Automatic Stay, it is hereby ORDERED, ADJUDGED AND DECREED that:

1. The terms of the foregoing Stipulation are hereby approved in their entirety and incorporated herein as part of this Order.
2. Pursuant to the Stipulation, Creditor is entitled to relief from the automatic stay upon default of Debtor, subject to the terms of the Stipulation.

By the Court:



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PATRICIA M. MAYER, JUDGE  
UNITED STATES BANKRUPTCY COURT

Brad J. Sadek, Attorney for Debtor and/or Co-Debtor, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102, brad@sadeklaw.com (notified by ecf)

Mila K Shakopee, Debtor and/or Co-Debtor, 142 Windermere Avenue, Lansdowne, PA 19050 (notified by regular US Mail)

Jeffrey K Betts, Debtor and/or Co-Debtor, 1627 S. 17th Street, Philadelphia, PA 19146 (notified by regular US Mail)



November 20, 2024

BRAD J. SADEK  
1500 JFK Boulevard  
Ste 220  
Philadelphia, PA 19102

Re: Lakeview Loan Servicing, LLC v.  
Mila K Shakopee  
Case No. 23-10517  
Our File No. 24-000290

Dear BRAD J. SADEK:  
Please be advised that your client, Mila K Shakopee, has failed to comply with the Agreed Order entered into on June 25, 2024 on behalf of the above referenced Debtor.

The Debtor is currently behind as follows:

	Amount	# of Pmts Behind	Total
Regular Mortgage Payments for October 2024 - November 2024	\$1,962.52	2	\$3,925.04
Less Suspense	-\$1,822.44		-\$1,822.44
<b>TOTAL:</b>			<b>\$2,102.60</b>

Please note that this letter serves as a Notice of Default and opportunity to cure the arrearage stated above. **Your clients will have ten (10) days from the date of receipt of this letter in which to remit the funds listed above. If no response is received within ten (10) days, the Stay will automatically terminate without further notice or motion, upon the filing of a Certification of Default.**

**Funds must be remitted directly to the creditor. If sending payment by mail, the creditor's address can be found in the Proof of Claim. Do not remit funds to Creditor's counsel.**

Should you have any questions regarding this matter, please do not hesitate to contact me at 614-220-5611.

Very truly yours,  
Stephen R. Franks

CC: Mila K Shakopee  
142 Windermere Avenue  
Lansdowne, PA 19050